

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)		Case Number 13-70892		
UNITED STATES BANKRUPTCY COURT Western District of Virginia				
Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines				
A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/23/13.				
You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.				
Creditors – Do not file this notice in connection with any proof of claim you submit to the court See Reverse Side For Important Explanations				
Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address): <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top;"> Michael Sherman Collins 2415 2nd St Radford, VA 24141 </td> <td style="width: 50%; vertical-align: top;"> Dana Naff Collins fka Dana Merle Naff 2415 2nd St Radford, VA 24141 </td> </tr> </table>			Michael Sherman Collins 2415 2nd St Radford, VA 24141	Dana Naff Collins fka Dana Merle Naff 2415 2nd St Radford, VA 24141
Michael Sherman Collins 2415 2nd St Radford, VA 24141	Dana Naff Collins fka Dana Merle Naff 2415 2nd St Radford, VA 24141			
Case Number: 13-70892	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos: xxx-xx-3585 xxx-xx-8148			
Attorney for Debtor(s) (name and address): Tracy Allen Giles Giles & Lambert PC P. O. Box 2780 Roanoke, VA 24001-0000 Telephone number: (540) 981-9000	Bankruptcy Trustee (name and address): Roy V Creasy(70) 213 S Jefferson St Ste 915 Roanoke, VA 24011-1735 Telephone number: 540-342-0729			
Meeting of Creditors				
Date: June 25, 2013 Time: 09:00 AM Location: cr mtg, ROA, First Campbell Square, Rm 120, 210 First St, SW, Roanoke, VA 24011				
Presumption of Abuse under 11 U.S.C. § 707(b) <i>See "Presumption of Abuse" on reverse side.</i>				
The presumption of abuse does not arise.				
Deadlines:				
Papers must be <i>received</i> by the bankruptcy clerk's office by the following deadlines: Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 8/26/13				
Deadline to Object to Exemptions: Thirty (30) days after the <i>conclusion</i> of the meeting of creditors.				
Creditors May Not Take Certain Actions:				
In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.				
Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.				
Creditor with a Foreign Address:				
A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.				
Address of the Bankruptcy Clerk's Office: 210 Church Ave. Room 200 Roanoke, VA 24011 (540) 857-2391	For the Court: Clerk of the Bankruptcy Court: John W. L. Craig			
Hours Open: Monday – Friday 8:30 AM – 4:30 PM	Date: 5/23/13			

EXPLANATIONS

B9A (Official Form 9A) (12/11)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

United States Bankruptcy Court
Western District of VirginiaIn re:
Michael Sherman Collins
Dana Naff Collins
DebtorsCase No. 13-70892-rbc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0423-7

User: admin
Form ID: b9aPage 1 of 3
Total Noticed: 45

Date Rcvd: May 24, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2013.

db/jdb
tr
3781809 +Michael Sherman Collins, Dana Naff Collins, 2415 2nd St, Radford, VA 24141-1026
3781810 Roy V Creasy(70), 213 S Jefferson St Ste 915, Roanoke, VA 24011-1735
3781811 +Anesthesiology Associates of Radford, PO Box 3605, Radford, VA 24143-3605
3781812 +Bill Me Later, PO Box 105658, Atlanta, GA 30348-5658
3781813 +Bk Of Amer, Attn: Corr. Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170
3781812 +Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438
3781813 +Capl/bstby, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438
3781820 +Comenity bank/The Sports Authority (TSA), Attention: Bankruptcy, Po Box 182686,
Columbus, OH 43218-2686
3781824 +Creditors Collection S, Po Box 21504, Roanoke, VA 24018-0152
3781826 +Disney Movie Club, PO Box 739, Neenah, WI 54957-0739
3781828 +Figis Inc, 3200 South Central Ave, Marshfield, WI 54404-0002
3781829 Finger Hut, PO Box 4002986, Des Moines, IA 50348
3781838 +Hsbc Bank, Po Box 30253, Salt Lake City, UT 84130-0253
3781839 +MedKey, PO Box 824592, Philadelphia, PA 19182-0001
3781841 +National Recovery Agen, 2491 Paxton Street, Harrisburg, PA 17111-1036
3781842 +Onemain Fi, 6801 Colwell Blvd, Irving, TX 75039-3198
3781844 +Schewels, 1675 N. Franklin Street, Christiansburg, VA 24073-1401
3781846 +Sterling Jewelers Inc, Attn: Bankruptcy, Po Box 3680, Akron, OH 44309-3680
3781847 +Suntrust Bank, Po Box 85526, Richmond, VA 23285-5526
3781849 The Ashton-Drake Galleries, Office of Gallery Services, 9200 N. Maryland Avenue,
Niles, IL 60714-1322
3781823 ++VIRGINIA DEPARTMENT OF TAXATION, P O BOX 2156, RICHMOND VA 23218-2156
(address filed with court: COMMONWEALTH OF VIRGINIA, DEPT OF TAXATION, P.O. BOX 2369,
Richmond, VA 23218)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty
E-mail/Text: tgiles@gileslambert.com May 24 2013 21:31:43 Tracy Allen Giles,
Giles & Lambert PC, P. O. Box 2780, Roanoke, VA 24001-0000
3781808 +EDI: BECKLEE.COM May 24 2013 22:13:00 American Express, Po Box 3001,
16 General Warren Blvd, Malvern, PA 19355-1245
3781814 +EDI: CAPITALONE.COM May 24 2013 22:13:00 Capital 1 Bank, Attn: Bankruptcy Dept.,
Po Box 30285, Salt Lake City, UT 84130-0285
3781815 +EDI: CHASE.COM May 24 2013 22:13:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
3781816 +EDI: CHRYSLER.COM May 24 2013 22:13:00 Chrysler Financial/TD Auto Finance,
Attn: Bankruptcy Dept, Po Box 551080, Jacksonville, FL 32255-1080
3781817 +EDI: CITICORP.COM May 24 2013 22:13:00 Citgo Oil / Citibank,
Citicorp Credit Services/Attn:Centralize, Po Box 20507, Kansas City, MO 64195-0507
3781819 +EDI: WFNNB.COM May 24 2013 22:13:00 Comenity Bank/OneStopPlus.com, Attention: Bankruptcy,
Po Box 182686, Columbus, OH 43218-2686
3781821 +EDI: WFNNB.COM May 24 2013 22:13:00 Comenity Bank/Woman Within, Attention: Bankruptcy,
Po Box 182686, Columbus, OH 43218-2686
3781818 +EDI: WFNNB.COM May 24 2013 22:13:00 Comenity Bank/lnbryant, 4590 E Broad St,
Columbus, OH 43213-1301
3781822 +EDI: WFNNB.COM May 24 2013 22:13:00 Comenitybank/marathon, Po Box 182789,
Columbus, OH 43218-2789
3781825 +EDI: DISCOVER.COM May 24 2013 22:13:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316
3781827 +EDI: TSYS2.COM May 24 2013 22:13:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
3781830 +EDI: AMINFOFP.COM May 24 2013 22:18:00 First Premier Bank, 3820 N Louise Ave,
Sioux Falls, SD 57107-0145
3781834 +EDI: RMSC.COM May 24 2013 22:13:00 GEMB/ PayPal Buyer credit, Gemb/Attn: Bankruptcy,
Po Box 103104, Roswell, GA 30076-9104
3781831 +EDI: RMSC.COM May 24 2013 22:13:00 Gecrb/Amazon, Attn: Bankruptcy, Po Box 103104,
Roswell, GA 30076-9104
3781833 +EDI: RMSC.COM May 24 2013 22:13:00 Gecrb/Care Credit, Attn: bankruptcy, Po Box 103104,
Roswell, GA 30076-9104
3781832 +EDI: RMSC.COM May 24 2013 22:13:00 Gecrb/belk, Po Box 965028, Orlando, FL 32896-5028
3781835 +EDI: RMSC.COM May 24 2013 22:13:00 Gemb/walmart, Attn: Bankruptcy, Po Box 103104,
Roswell, GA 30076-9104
3781836 +EDI: PHINAMERI.COM May 24 2013 22:13:00 Gm Financial, Po Box 181145,
Arlington, TX 76096-1145
3781837 +EDI: HFC.COM May 24 2013 22:13:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5213,
Carol Stream, IL 60197-5213
3781840 +EDI: MERRICKBANK.COM May 24 2013 22:13:00 Merrick Bk, Attn: Bankruptcy, P.O. Box 9201,
Old Bethpage, NY 11804-9001
3781843 +EDI: PHINRJMA.COM May 24 2013 22:13:00 Rjm Acq Llc, 575 Underhill Blvd., Suite 224,
Syosset, NY 11791-3416
3781845 +EDI: SEARS.COM May 24 2013 22:13:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
3781848 +EDI: WTRRNANK.COM May 24 2013 22:13:00 Target Credit Card (TC),
C/O Financial & Retail Services, Mailstop BT P.O. Box 9475, Minneapolis, MN 55440-9475
TOTAL: 24

District/off: 0423-7

User: admin
Form ID: b9a

Page 2 of 3
Total Noticed: 45

Date Rcvd: May 24, 2013

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

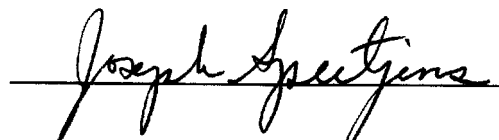
Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 26, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0423-7

User: admin
Form ID: b9a

Page 3 of 3
Total Noticed: 45

Date Rcvd: May 24, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2013 at the address(es) listed below:
NONE.

TOTAL: 0